

Information to identify the case:		
Debtor 1	Jack Jeffrey Williams	Social Security number or ITIN xxx-xx-8432
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Rochelle Williams	Social Security number or ITIN xxx-xx-2672
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 11/15/21
Case number: 21-10627-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jack Jeffrey Williams	Rochelle Williams
2. All other names used in the last 8 years		
3. Address	814 Crestview Drive Sharpsville, PA 16150	814 Crestview Drive Sharpsville, PA 16150
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 12/13/21

For more information, see page 2

In re:
Jack Jeffrey Williams
Rochelle Williams
Debtors

Case No. 21-10627-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Dec 13, 2021

User: mgut
Form ID: 309I

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jack Jeffrey Williams, Rochelle Williams, 814 Crestview Drive, Sharpsville, PA 16150-8334
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15431231	+ Mercer County Community Credit Union, 428 Sharpsville Avenue, Sharon, PA 16146-2120
15431235	+ SHN Teach Credit Union, 428 Sharpsville Avenue, Sharon, PA 16146-2120
15434625	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15431241	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15431242	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, P.O. Box 10438, Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Dec 13 2021 23:09:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Dec 13 2021 23:10:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 13 2021 23:10:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Dec 14 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15431221	EDI: BANKAMER.COM	Dec 14 2021 04:03:00	Bank of America, Attn: Bankruptcy, P.O. Box 982234, El Paso, TX 79998
15431222	+ EDI: TSYS2	Dec 14 2021 04:03:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
15431223	+ Email/Text: cms-bk@cms-collect.com	Dec 13 2021 23:10:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317

District/off: 0315-1

User: mgut

Page 2 of 3

Date Rcvd: Dec 13, 2021

Form ID: 309I

Total Noticed: 35

15431224	+ EDI: CAPITALONE.COM	Dec 14 2021 04:03:00	Capital One Bank, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15431225	+ EDI: CITICORP.COM	Dec 14 2021 04:03:00	Citibank, N.A., Citicorp Credit Svcs/Centralized Bk dept, P.O. Box 790034, St Louis, MO 63179-0034
15431226	+ EDI: CITICORP.COM	Dec 14 2021 04:03:00	Citibank, N.A., Attn: Centralized Bankruptcy, P.O. Box 790034, St. Louis, MO 63179-0034
15431227	+ EDI: CITICORP.COM	Dec 14 2021 04:03:00	Citibank/Sears, Citicorp Svcs/Centralized Bk Dept, P.O. Box 790034, St. Louis, MO 63179-0034
15431228	+ EDI: CITICORP.COM	Dec 14 2021 04:03:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, P.O. Box 790034, St Louis, MO 63179-0034
15431229	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 13 2021 23:17:43	Credit One Bank, Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15432777	EDI: DISCOVER.COM	Dec 14 2021 04:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15431230	+ EDI: DISCOVER.COM	Dec 14 2021 04:03:00	Discover Financial Services, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15431656	+ EDI: RECOVERYCORP.COM	Dec 14 2021 04:08:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15431232	Email/Text: blegal@phfa.org	Dec 13 2021 23:10:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, P.O. Box 8029, Harrisburg, PA 17105
15431233	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2021 23:10:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15431234	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2021 23:10:00	Rocket Mortgage, LLC, P.O. Box 6577, Carol Stream, IL 60197-6577
15435788	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2021 23:10:00	Rocket Mortgage, LLC fka Quicken Loans at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15431236	+ EDI: RMSC.COM	Dec 14 2021 04:03:00	Synchrony Bank/ Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15431237	+ EDI: RMSC.COM	Dec 14 2021 04:03:00	Synchrony Bank/JC Penneys, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
15431238	+ EDI: RMSC.COM	Dec 14 2021 04:03:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15431239	+ EDI: RMSC.COM	Dec 14 2021 04:03:00	Synchrony Bank/TJ Maxx, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
15431240	+ EDI: WFFC.COM	Dec 14 2021 04:08:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15434480	EDI: WFFC.COM	Dec 14 2021 04:08:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: mgut

Page 3 of 3

Date Rcvd: Dec 13, 2021

Form ID: 309I

Total Noticed: 35

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jack Jeffrey Williams dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Rochelle Williams dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5